

I don't know how
many times I was
told by the higher
ups that my
insurance was part
of my salary.

EXAMPLE OF GM DISABILITY INCOME BENEFITS

An employee age 37 earning a base salary of \$2,000 per month with 11 years of service who becomes totally and permanently disabled would receive:

- Salary continuation and sickness and accident benefits equal to \$2,000 per month plus cost of living allowance for the first 6 months.
- Monthly sickness and accident benefits of \$1,500 (75% of salary) for the next 6 months, followed by:
- Monthly extended disability benefits of \$1,200 (60% of salary) until age 65. This amount would include disability benefits from other sources such as Part A and Part B supplementary retirement benefits and Social Security disability insurance benefits. Any Part B primary retirement benefits would be in addition.
- Monthly total and permanent disability benefits payable for life under the Retirement Program.
- Entire account balance under the Savings-Stock Purchase Program and the Employee Stock Ownership Plan.

ADDITIONAL INSURANCE BENEFITS—FOR ACCIDENTAL INJURY

Your Extra Accident Insurance . . .

equal to one-half of your basic life insurance (as described on page 35), provides lump sum payments for bodily injuries (severance of a hand at or above the wrist joint or a foot, at or above the ankle joint, or the permanent loss of the sight of an eye) by accidental means if the loss occurs within two years of the accident. For any one of these losses, you may receive one-half of your extra accident insurance. Your full extra accident insurance may be paid to you if you should suffer two or more such losses. Extra accident insurance benefits are payable whether you are injured on or off the job. The loss cannot be due to disease, self-inflicted injury or any act of war.

If the Loss Occurs While You Are On Company Business . . .

an additional benefit may be paid equal to the amount of your extra accident insurance that is payable.

To Apply for Extra Accident Insurance Benefits . . .

you must complete a claim form provided by General Motors for that purpose and return it to the GM unit where you last worked.

Personal Accident Insurance . . .

also provides lump sum payments for loss of body members or eyesight as the result of an accident. Detailed information and enrollment cards are contained in the booklet, "Personal Accident Insurance".

OTHER BENEFIT PROGRAM COVERAGES WHILE ON DISABILITY LEAVE

Health Care Coverages

Your Health Care coverages (including dental) will continue to be provided at GM expense while you are on an approved disability leave and totally and continuously disabled. If you had

less than six months of service when your leave commenced, you must share the cost.

You may continue your comprehensive medical expense insurance coverage by paying the usual monthly employee contribution for as long as your basic coverages remain in effect



THIS WAS
THE PRIMARY
INSURANCE

General Motors Corporation

Dear General Motors Retiree or Surviving Spouse:

We are pleased to announce a change in the way we provide benefit services to you as retired members of our GM family. Effective September 1, 1992, the General Motors National Retiree Servicing Center will begin administering post-retirement benefits for the retirees and surviving spouses of the GM location from which you retired.

The GM National Retiree Servicing Center will handle all inquiries and benefit changes currently processed by your plant Personnel or Benefit Plans Administration Office. This means that all post-retirement benefit questions regarding health care, life insurance (including death claims), pension/retirement, and the Vehicle Purchase Program should be referred to the Retiree Servicing Center.

Medical and dental claims should continue to be submitted to your health care or dental carrier (e.g., Blue Cross-Blue Shield, Metropolitan or your HMO), and Medicare claims should continue to be submitted to your local Medicare carrier. However, if you have problems contacting these carriers or filing your claims, you may contact the Retiree Servicing Center for assistance.

You may reach the GM National Retiree Servicing Center Customer Service Representatives by calling the toll-free telephone number, 1-800-828-9236, Monday through Friday, between the hours of 9 a.m. and 4 p.m., Eastern Standard Time. Retirees and surviving spouses who have access to a telecommunication device for the deaf (TDD) may contact the Retiree Servicing Center on the TDD toll-free telephone number: 1-800-872-8682. For your convenience, a wallet card showing these numbers is enclosed for your future reference.

We hope this new arrangement will better fulfill your benefit services needs. If you have any questions regarding this new arrangement, please feel free to contact the GM National Retiree Servicing Center on or after September 1 by using the toll-free telephone numbers shown above.

Barbara J. Mahone

B. J. Mahone, General Director
Employee Benefits
Personnel Administration
and Development Staff